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PATENT & TRADEMARK OFFICE

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: Examiner: Rexford Barnie

: Group Art Unit: 2643

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: Confirmation No.: 9770

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) March 19, 2004

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MAR 23 2004

Technology Center 2600

03/22/2004 SFELEKE1 00000105 09662166

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43.00 DA
18.00 DA

PRELIMINARY AMENDMENT

Further to the RCE filed January 22, 2004, and prior to further substantive examination, please enter the following voluntary amendments:

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I. Amendments to the Disclosure:

Please amend the disclosure pages as follows:

Page 10, second full paragraph:

- E1
- b) querying a patron of said device, who accesses the device by providing the device with an encoded card and a first PIN number, as ~~the~~ to whether the patron wishes to purchase telephone time;

Paragraph bridging Pages 12-13:

- E2
- a) querying a patron of a device comprising an ATM or a POS Terminal, who accesses the device through provision to the ATM or POS terminal of an encoded card and a first personal identification number (PIN), as to whether the patron wishes to purchase telephone time and what quantity of telephone time;

Page 21, the only full paragraph:

E3

A patron who accesses an ATM 12 or POS terminal 13 through provision to such device of an encoded card 50 and a first PIN number is queried whether the patron wishes to purchase a quantity of telephone time. This query may take the form of a single query, appearing on the visual display screen 14 if only one pre-determined quantity of pre-paid telephone time is available for purchase. Alternatively, such may take the form ~~form~~ of two queries, namely whether telephone time is desired to be purchased, and if so the amount of telephone time desired to be purchased which may be selected from a plurality of pre-determined fixed quantities of telephone times displayed on the display screen 14. Affirmative responses and selections are entered by the patron on one of the buttons 18 on the keyboard of the ATM 12 or POS terminal 13.. The patron is thereafter queried as to whether the patron desires to charge the patron's credit card or debit the patron's bank account. In the event the patrons desires to charge

E 3 the patron's bank account, verification through an electronic clearing house 24 (which includes the financial institution with which the ATM 12 or POS terminal 13 is associated) is conducted to verify that the patron has sufficient funds to purchase the selected quantity of telephone time, and the account debited for the amount of purchased telephone time. In the event the patron desires to charge a credit card (which typically can only be done if the encoded card 50 is encoded with the patron's credit card number), verification occurs through an electronic clearing house 24 to ensure the quantity of purchased telephone time may be charged to the card, and if so the credit card charged for such amount.
